



The Department of Housing and Community Development, the Office of Consumer Affairs and Business Regulation and Lawyers Clearinghouse Invite You to Attend a Seminar on

**Handling Tenant Cases in Foreclosed Properties:
Tenants' Rights, Dealing with REO Tenants and Homeowners**

This seminar is specifically for housing counselors and attorneys assisting tenants and homeowners as tenants in foreclosed properties.

**Tuesday, February 3, 2009
10:00 to 11:30 a.m.**

**Boston Bar Association
16 Beacon Street, Boston**

Speakers

Esme Caramello, Esq. Suffolk Law School
Elizabeth A. Guiney Metropolitan Boston Housing Partnership

RSVP: email msanohe Witt@lawyersclearinghouse.org by January 30, 2009
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About the speakers:

Esme Caramello, Esq. is a Visiting Assistant Clinical Professor of Law at Suffolk Law School, where she teaches in the Housing and Consumer Protection Clinic. At Suffolk and in her previous position as a Clinical Instructor at the Legal Services Center of Harvard Law School, Esme has represented many tenants facing eviction after foreclosure and has lectured extensively on post-foreclosure evictions. She is the co-author, with Rafael Mares, Esq., of the article "Tenants Facing Foreclosure" (Mass. Law Reform Inst. 2008). Esme is a graduate of Harvard College (1994) and Harvard Law School (1999).

Elizabeth A. Guiney joined MBHP in 2005, first serving as Executive Assistant to the Executive Director, then as Special Projects Coordinator. She currently serves as the Assistant Director of Client Services. She was trained in foreclosure prevention through NeighborWorks America and oversees the Foreclosure Prevention and Tenancy Preservation program at MBHP. She received her B.A from Boston College in Sociology and her M.A. in Sociology from Northeastern University.

About the sponsors:

The Department of Housing and Community Development's mission is to strengthen cities, towns and neighborhoods to enhance the quality of life of Massachusetts residents. We provide leadership, professional assistance and financial resources to promote safe, decent affordable housing opportunities, economic vitality of communities and sound municipal management.

The Office of Consumer Affairs and Business Regulation empowers Massachusetts consumers through education and outreach and maintains a fair and competitive marketplace.

DHCD and OCABR, working under the umbrella of the Executive Office of Housing and Economic Development, have taken the lead in executing Governor Patrick's foreclosure response initiatives, including implementing a 90 day right-to-cure provision for delinquent homeowners and a new licensing requirement for mortgage originators, funding statewide foreclosure prevention counseling agencies, evaluating state-licensed mortgage lenders based on the pace and number of loan modifications they complete for delinquent borrowers seeking help, and hosting foreclosure prevention workshops for struggling homeowners throughout the Commonwealth.

The **Lawyers Clearinghouse** was founded in 1988 by the Boston and Massachusetts Bar Associations to direct the pro bono resources of the private bar to fight homelessness and to assist nonprofit groups working with low and moderate income families to provide affordable housing in Massachusetts. The Clearinghouse offers pro bono legal referral and legal workshops to nonprofit organizations or those seeking nonprofit status to further their goals. It also provides legal representation to guests of local homeless shelters. The Clearinghouse has served as the model used by bar sponsored pro bono groups throughout the country in establishing similar programs, including the District of Columbia, Rhode Island, and Maryland.

